

I hereby certify that this paper is being facsimile transmitted to the United States Patent and Trademarks Office on the date shown below.

Joann Percy
Joann Percy

August 3, 2000
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

Title: **LENDER AND INSURER TRANSACTION PROCESSING
SYSTEM AND METHOD**

Serial No.: 09/188,827
Filed: November 9, 1998

Art Unit: 2761 **Official**

Our Reference: FF(SJ)10321US

c/o Dennison Associates
133 Richmond Street West, Suite 301
Toronto, Ontario M5H 2L7

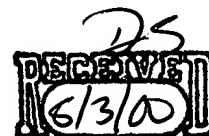
August 3, 2000

Via: Facsimile (703) 308-9051 or 9052

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner John Hayes

Dear Sir:



09/12/2000 PGREGG

00000002 040752 09188827

01 FC:202
02 FC:203

273.00 CH
369.00 CH

Kindly note that the undersigned has been appointed as the applicant's agent and attorney to prosecute this application, pursuant to a Revocation of Prior Power of Attorney and New Power of Attorney dated August 1, 2000 and forwarded by overnight courier to the United States Patent and Trademark Office for receipt on August 2, 2000. For the convenience of the Examiner, a copy thereof, together with the associated transmittal form, is attached.

In response to the Examiner's Official Action dated February 3, 2000, kindly amend the above-identified application as follows: